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Sent: Saturday, June 20, 2009 11:17 AM
To: pat@patflannery.com
Cc: victoryjenkins@gmail.com
Subject: The 3-MAC payment

The first time we saw the 3-MAC addendum or were even aware that this addendum existed was when we received the copy of the document from Will Carless via Ralph's attorney. The only documents that we signed were the preliminary good faith estimates. We never signed any of the closing documents period. Most did not receive copies from this first signing. I have two documents from the preliminary signing. In the first initial signing that Bahareh flew here, I signed two loan docs which she gave me copies of which have my signature on them. She flew here two other times after that and did not have copies of the documents. It was late in the evening each time and she said that she had to fly back right away. These however were all preliminary documents which since that time (yesterday) I was talking to a friend who used to handle fraud investigations for the bank. I learned that these initial documents were "good faith" estimates and that I should have signed the closing documents in front of a notary. I did not and either did Annemarie or Frances. The preliminary good faith estimates were the only documentation that I saw until we requested final loan documents and files from the banks. Up until recently, I thought the preliminary documents were final documents and I am sure that Annemarie did as well as Frances. Jim McConville placed the deposit on all the loans. He told us in the beginning (January 10, 2008) that he would invest 20% out of his own pocket to place down on each of the loans. Please see attached meeting notes which include questions that were asked at the meeting held at January 10 2008 at my home and the answers he provided. I sent a copy to Jim McConville through Laura Canton, his accountant and to Rasul who acknowledged that he received them. It would be interesting to determine where that check came from and who signed it. I doubt that Jim did personally.

I called Stewart Title on 3/20/09 and spoke to Donna Demello after Will sent me the copies of both the sellers/buyers cost of this and asked her for a copy of the final settlement costs or the H1 form. Apparently she had already spoken with Will. She said she had just received a phone call from someone and stated that this was all a big mess. I said yes unfortunately that it was. She said she would be willing to help in any way that she could. She said she would send me the copies of the final settlement costs. She sent copies of just the buyer's cost. This was after Will had sent to me a copy from the seller's attorney that reflected both the seller/buyer side of the settlement costs and again the first time I had ever seen the addendum. Will had requested a dated signed statement from us from us on March 18, 2009 to give to Ralph Gianelli's attorney that it was okay to release the information to him. I only received copies of the final settlement statements for four out of the five loans from Will via Ralph's attorney. I had requested all five and tried twice after that to get a copy, but it was never acknowledged. In fact, if you will note on the request, I was confused as to what loans they were and this is probably why I only received four of the five. I had listed 1463 on my request. Five loans were what I was told that I had on record. If you refer to the matrix that I sent to you last night that I am forwarding to the FBI, it is doubtful as

to what loans that I really had. I called Donna back on 3/20/09 (I have our conversation documented.) - and said, "Donna, you gave me just the buyer's side. She stated that legally she could only give me the buyer's side. I then said then why do I have an addendum to escrow with a letter directed to you that states that you must disclose both the sellers and the buyer's side and the 3-MAC addendum to me. She declared, "What are you talking about?" I have never seen such a document. Would you send me a copy of this document?" I did and then I called her back and asked her if she received it. She said, "I just don't care anymore." I said okay and then she hung up (This conversation is documented.)

Again, the only documentation that I had received or signed were the good-faith estimates to the best of my knowledge. I started a chronology of everything that had occurred. I just need to update it.

Vicki